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May 8, 2009
Date

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of:

Applicant : Toni S. Cluse et al.
Serial No. : 10/762,112
Filed : January 21, 2004
Title : SYSTEM AND METHOD FOR RENEGOTIATING A FINANCIAL INSTRUMENT
Docket No. : 050001-419
Examiner : Jessica Lemieux
Art Unit : 3963

Commissioner for Patents
Post Office Box 1450
Alexandria, Virginia 22313-1450

AMENDMENT AND REQUEST FOR CONTINUED EXAMINATION

Sir:

This is a request for continued examination made pursuant to 37 C.F.R. §1.114(a). The submission required by the request consists of amendments to the claims and the submission of argument. This submission is a reply to the Office action mailed December 8, 2008 in the above-identified application and is accompanied by a request for a two-month extension of time and the applicable fee.

The claim listing begins on page 2 of this paper.

Remarks begin on page 9 of this paper.